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UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
HONORABLE JUDITH H. WIZMUR

In Re:	: CASE NO: 08-18700
JOHN KEMP	: CHAPTER 13
Plaintiff-Debtor(s)	: ADVERSARY NO:
Vs.	: COMPLAINT TO DETERMINE VALIDITY OF COUNTRYWIDES LIEN AND TO EXPUNGE
	: PROOF OF CLAIM
COUNTRYWIDE	:

John Kemp, residing at 120 Chestnut St., Audubon, NJ states:

1. This complaint is a court proceeding pursuant to federal rule, Bankruptcy procedure 7001 and 28 USC section 157(b)(2)(A).
2. Venue of this complaint is proper in the district of New Jersey pursuant to 28 USC 1409(a).
3. On 6/10/08 Countrywide filed a claim for \$211,202.41 with arrears of \$4056.69. A copy is attached hereto as Exhibit "A".
4. Countrywide has failed to provide original loan documentation to show they are the true mortgagee on 1316 Kings Highway, Haddon Heights, NJ 08035.
5. The property at 1315 Kings Highway, Haddon Heights, NJ was purchased on May 31, 2006 by the debtor.
6. Countrywide has failed to provide the original loan documentation to show that they have a proper mortgage on said property pursuant to NJSA 46:9-9.
7. Without proper documentation Countrywide's claim must be expunged since there is no proof to establish its lien.

WHEREFORE, Plaintiff demands judgment:

- A. Expunging Countrywide's proof of claim and determining that Countrywide has failed to establish a valid lien on 1316 Kings Highway, Haddon Heights, NJ.
- B. Such other relief as is just and proper.

Dated: October 10, 2008

/s/ Steven N. Taieb, Esq.
STEVEN N. TAIEB
Attorney for Plaintiff